

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Adrienne Jackson
 Debtor

Case No. 18-15097-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 318

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Apr 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2019.

db #Adrienne Jackson, 351 Hopewell Dr, Allentown, PA 18104-8502
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14177763 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 14175384 Credit Acceptance Corporation, PO Box 513, Southfield, MI 48037-0513
 14211485 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14193967 Discover Bank, C/O Weltman Weinberg & Reis, 170 S. Ind Mall W, Ste 874W,
 Philadelphia, PA 19106
 14175387 First Federal Credit Control Inc, 2470 Chagrin Blvd #205, Cleveland, OH 44122
 14175388 KML Law Group, 701 Market St, Ste 5000-BNY Mellon Independence Center,
 Philadelphia, PA 19106-1538
 14175391 Lehigh Valley Educators CU, PO Box 4388 Box 4388, Allentown, PA 18105-4388
 14190337 +Lehigh Valley Educators Credit Union, 3720 Hamilton Blvd., Allentown, PA 18103-4503
 14175393 PNC Bank, 3232 Newmark Dr, Miamisburg, OH 45342-5421
 14180243 +PNC Bank National Association, c/o Kevin G. McDonald, Esq, 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 14208639 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14175394 PSECU, PO Box 1006, Harrisburg, PA 17108-1006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 04 2019 02:37:02 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14206660 +EDI: CINGMIDLAND.COM Apr 04 2019 07:13:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
 KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
 14193968 E-mail/Text: bankruptcy@bbandt.com Apr 04 2019 02:36:27 Branch Banking and Trust Co.,
 Attn: Karen McLean, PO Box 1489, Lumberton, NC 28359
 14180388 +E-mail/Text: bankruptcy@bbandt.com Apr 04 2019 02:36:27 BB&T, Bankruptcy Section,
 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
 14175382 EDI: CAPITALONE.COM Apr 04 2019 07:15:00 Capital One Bank, 4851 Cox Rd,
 Glen Allen, VA 23060-6293
 14187581 EDI: CAPITALONE.COM Apr 04 2019 07:15:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14175383 EDI: CAPITALONE.COM Apr 04 2019 07:15:00 Capital One Bank USA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14202297 EDI: BL-BECKET.COM Apr 04 2019 07:16:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14175385 EDI: DISCOVER.COM Apr 04 2019 07:14:00 Discover Bank, 6500 New Albany Rd E,
 New Albany, OH 43054-8730
 14175386 +EDI: TSYS2.COM Apr 04 2019 07:14:00 DSNB Macys, PO Box 8218, Mason, OH 45040-8218
 14180805 EDI: DISCOVER.COM Apr 04 2019 07:14:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14175389 EDI: CBSKOHLS.COM Apr 04 2019 07:14:00 Kohls/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 14175389 E-mail/Text: bncnotices@becket-lee.com Apr 04 2019 02:36:22 Kohls/Capital One,
 PO Box 3115, Milwaukee, WI 53201-3115
 14175390 EDI: CAPIO.COM Apr 04 2019 07:16:00 Law Offices Of Mitchell D Bluhm & Assoc,
 PO Box 3269 Box 3269, Sherman, TX 75091-3269
 14196931 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 04 2019 02:36:42
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14192135 EDI: Q3G.COM Apr 04 2019 07:13:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14196792 +EDI: AIS.COM Apr 04 2019 07:13:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 14212026 +E-mail/Text: bncmail@w-legal.com Apr 04 2019 02:36:55 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14175395 EDI: WTRNBANK.COM Apr 04 2019 07:14:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd,
 Minneapolis, MN 55416-3401

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

District/off: 0313-4

User: Keith
Form ID: 318

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14175392 ##+Michael Dougherty, Esq, 325 Chestnut St Ste 501, Philadelphia, PA 19106-2605

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
LYNN E. FELDMAN on behalf of Debtor Adrienne Jackson feldmanfiling@rcn.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Adrienne Jackson</u>	Social Security number or ITIN	xxx-xx-4097
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-15097-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Adrienne Jackson
aka Adrienne Maiatico, aka Adrienne T Jackson,
aka Adrienne T Maiatico

4/3/19

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.